

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

WINIFRED H LYNCH

Debtor(s)

Case No. 20-70352JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/09/2020.
- 2) The plan was confirmed on 10/01/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 04/06/2022.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$36,520.02.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$27,300.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$27,300.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,243.45
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,243.45**

Attorney fees paid and disclosed by debtor: \$310.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN AIRLINES FCU	Unsecured	11,775.08	NA	NA	0.00	0.00
AMERICAN AIRLINES FCU	Unsecured	7,000.00	NA	NA	0.00	0.00
AMERICAN AIRLINES FCU	Unsecured	1,000.00	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	780.94	775.41	775.41	0.00	0.00
AMERICREDIT FINANCIAL SVCS INC	Unsecured	1,685.32	1,782.92	1,782.92	0.00	0.00
AMERICREDIT FINANCIAL SVCS INC	Secured	NA	0.00	0.00	0.00	0.00
BLACKWELL RECOVERY	Unsecured	939.49	NA	NA	0.00	0.00
BLACKWELL RECOVERY	Unsecured	4,037.21	NA	NA	0.00	0.00
CAMBRIA COUNTY TAX CLAIM BUREAU	Secured	347.22	367.68	367.68	367.68	26.59
CAPIO PARTNERS LLC	Unsecured	40.00	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	536.27	521.07	521.07	0.00	0.00
CLUB EXPLORIA	Secured	13,206.40	0.00	0.00	0.00	0.00
GLENDALE YEAROUND	Unsecured	364.78	NA	NA	0.00	0.00
JOSEPH HOETZLIEN	Unsecured	6,306.67	NA	NA	0.00	0.00
KENNETH HOETZLEIN	Unsecured	6,306.67	NA	NA	0.00	0.00
LAWRENCE HOETZLEIN	Unsecured	6,306.67	NA	NA	0.00	0.00
MARGUERITE ETHRIDGE	Unsecured	6,306.67	NA	NA	0.00	0.00
MARY MCLEAN	Unsecured	6,306.67	NA	NA	0.00	0.00
MAYLENA RINDA	Unsecured	6,106.67	NA	NA	0.00	0.00
PINNACLE RECOVERY INC	Unsecured	1,867.37	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT LLC	Secured	13,674.40	0.00	13,908.00	4,974.30	1,290.36
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	715.18	722.28	722.28	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,950.79	1,970.16	1,970.16	0.00	0.00
QUICKEN LOANS LLC FKA QUICKEN	Secured	48,441.55	47,030.13	0.00	10,380.04	0.00
ROI/RECEIVABLES OUTSOURCING INC	Unsecured	20.00	NA	NA	0.00	0.00
ROI/RECEIVABLES OUTSOURCING INC	Unsecured	60.00	NA	NA	0.00	0.00
ROSE RIEDELL	Unsecured	6,612.34	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	645.49	658.89	658.89	0.00	0.00
SYNCHRONY BANK	Unsecured	3,222.78	3,212.61	3,212.61	0.00	0.00
SYNCHRONY BANK	Unsecured	4,736.17	4,842.56	4,842.56	0.00	0.00
THE CARLTON COMPANY	Unsecured	1,172.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TIMOTHY HEOTZLEIN	Unsecured	6,306.67	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	2,250.79	2,250.79	2,250.79	0.00	0.00
WHITE TOWNSHIP (RE)** (CAMBRIA	Secured	168.63	NA	503.05	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$10,380.04	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$13,908.00	\$4,974.30	\$1,290.36
All Other Secured	\$870.73	\$367.68	\$26.59
TOTAL SECURED:	\$14,778.73	\$15,722.02	\$1,316.95
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$16,736.69	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,243.45</u>
Disbursements to Creditors	<u>\$17,038.97</u>
TOTAL DISBURSEMENTS :	<u>\$18,282.42</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 04/27/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-13-FR-S (09/01/2009)